



ask

SHIP

Q: I had a Medicare Supplement policy, but switched to a Medicare Advantage Plan during the Annual Open Enrollment. I'm not sure that it was the right choice for me. Am I stuck with it?

A: You will probably be able to change back to your Medicare Supplement policy within the first 12 months.

Medicare Supplement Plans (Medigap Plans) are sold by private companies. They can help pay the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share.

Medicare Advantage Plans are a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations (HMO), Preferred Provider Organizations (PPO), Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. When you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

If you join a Medicare Advantage Plan for the first time, and you aren't happy with the plan, you'll have special rights to buy a Medigap policy if you return to Original Medicare **within 12 months of joining**. This is considered a trial period.

If you had a Medigap policy before you joined the

Medicare Advantage Plan, you may be able to get the same policy back if the company still sells it. If it isn't available, you can buy another Medigap policy.

Medigap policies can no longer have prescription drug coverage even if you had it before, but you will be able to join a Medicare Prescription Drug Plan (Part D).

If you joined a Medicare Advantage Plan when you were first eligible for Medicare, you can choose from any Medigap policy during the 12 month trial period.

If you or someone you know needs help understanding Medicare Supplement Plans, Medicare Advantage Plans or with other Medicare related issues, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.